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DEC 21 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: )  
Robert D. Symonds, et al. )  
Serial No.: 09/867,183 )  
Confirm. No.: 9443 )  
Filed: May 29, 2001 )  
For: Financial Transaction Processing )  
System and Method )

Art Unit 2145

Patent Examiner  
Patrice L. Winder

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Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Sir:

In Response to the Office Action dated September 21, 2005, kindly amend the above Application, without prejudice, as follows: